

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ludella Gilmore

Debtor(s)

Case No. 15 B 01592

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/17/2015.
- 2) The plan was confirmed on 05/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/07/2015, 05/07/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/28/2015.
- 5) The case was Dismissed on 01/11/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,632.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$8,632.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$312.91
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,187.91**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Interstate Inc	Unsecured	597.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	0.00	481.26	481.26	0.00	0.00
Americredit Financial Ser Inc	Unsecured	5,547.00	5,547.77	5,547.77	0.00	0.00
AT&T Mobility II LLC	Unsecured	1,400.00	2,223.68	2,223.68	0.00	0.00
Capital Accounts	Unsecured	1,224.00	NA	NA	0.00	0.00
Cds/collection Agency	Unsecured	483.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Secured	9,237.68	9,237.68	9,237.68	3,096.81	294.18
Exxmbiciti	Unsecured	315.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	584.00	NA	NA	0.00	0.00
Hunter Warfield	Unsecured	4,951.00	NA	NA	0.00	0.00
Illinois Collection Se	Unsecured	211.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	270.00	270.00	270.00	0.00	0.00
Ocwen Loan Servicing LLC	Secured	165,560.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	16,207.58	0.00	16,207.58	673.85	0.00
Pellettieri	Unsecured	50.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,565.00	1,635.79	1,635.79	0.00	0.00
Portfolio Recovery Associates	Unsecured	718.00	687.42	687.42	0.00	0.00
Portfolio Recovery Associates	Secured	15,991.27	17,051.82	15,991.27	91.97	287.28
Portfolio Recovery Associates	Unsecured	NA	0.00	1,060.55	0.00	0.00
Rgs Financial	Unsecured	218.00	NA	NA	0.00	0.00
Scana Energy	Unsecured	399.00	389.82	389.82	0.00	0.00
Shell Oil / Citibank	Unsecured	526.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	11,665.77	11,665.77	0.00	0.00
Stellar Recovery Inc	Unsecured	548.00	NA	NA	0.00	0.00
Us Bank	Unsecured	317.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$16,207.58	\$673.85	\$0.00
Debt Secured by Vehicle	\$25,228.95	\$3,188.78	\$581.46
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$41,436.53</b>	<b>\$3,862.63</b>	<b>\$581.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,962.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,187.91</u>
Disbursements to Creditors	<u>\$4,444.09</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,632.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2016

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.